

Volatility ahead

	DBS		OCBC		UOB	
	Q2 FY18	Y-O-Y % CHANGE	Q2 FY18	Y-O-Y % CHANGE	Q2 FY18	Y-O-Y % CHANGE
	(S\$M)		(S\$M)		(S\$M)	
Net interest income	2,224	18	1,450	8	1,542	14
Non-interest income	979	(6)	1,024	2	800	6
Net profit	1,334	18	1,209	16	1,077	28
Gross loans	342,671	11	252,364	10	249,739	10
Customer deposits	387,560	13	299,370	8	287,515	11

	Q2 FY18	Q2 FY17	Q2 FY18	Q2 FY17	Q2 FY18	Q2 FY17
Net interest margin (%)	1.85	1.74	1.67	1.65	1.83	1.75
NPL ratio (%)	1.6	1.5	1.4	1.3	1.7	1.5

Source: Banks' financial statements